

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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<b>SERIAL NO.:</b> 10/542,677	<b>ART UNIT:</b> 3625
<b>FILED:</b> May 10, 2006	<b>CONF. NO.:</b> 7271
<b>FOR:</b> AUTHENTICATION BY OWNER TO SHARED PAYMENT INSTRUMENTS	

**CERTIFICATE OF TRANSMISSION**

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being electronically submitted to the United States Patent Office on the date shown below via to EFS-Web:

By: /Seema M. Shah/

August 8, 2008  
Date:

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE**

This is in response to the Office Action dated May 13, 2008. All objections and rejections are believed to be overcome by the following amendments and remarks.